

File 1:ERIC 1966-2004/Jul 21  
      (c) format only 2004 The Dialog Corporation  
 File 2:INSPEC 1969-2005/Apr W4  
      (c) 2005 Institution of Electrical Engineers  
 File 5:Biosis Previews(R) 1969-2005/Apr W3  
      (c) 2005 BIOSIS  
 File 6:NTIS 1964-2005/Apr W3  
      (c) 2005 NTIS, Intl Cpyrght All Rights Res  
 File 7:Social SciSearch(R) 1972-2005/Apr W4  
      (c) 2005 Inst for Sci Info  
 File 8:Ei Compendex(R) 1970-2005/Apr W4  
      (c) 2005 Elsevier Eng. Info. Inc.  
 File 9:Business & Industry(R) Jul/1994-2005/Apr 28  
      (c) 2005 The Gale Group  
 File 10:AGRICOLA 70-2005/Mar  
      (c) format only 2005 The Dialog Corporation  
 File 11:PsycINFO(R) 1887-2005/Apr W4  
      (c) 2005 Amer. Psychological Assn.  
 File 13:BAMP 2005/Apr W4  
      (c) 2005 The Gale Group  
 File 15:ABI/Inform(R) 1971-2005/May 02  
      (c) 2005 ProQuest Info&Learning  
 File 16:Gale Group PROMT(R) 1990-2005/Apr 29  
      (c) 2005 The Gale Group  
 File 18:Gale Group F&S Index(R) 1988-2005/May 02  
      (c) 2005 The Gale Group  
 File 19:Chem.Industry Notes 1974-2005/ISS 200517  
      (c) 2005 Amer.Chem.Soc.  
 File 20:Dialog Global Reporter 1997-2005/May 02  
      (c) 2005 The Dialog Corp.  
 File 21:NCJRS 1972-2005/Apr  
      (c) format only 2005 The Dialog Corporation  
 File 22:Employee Benefits 1986-2005/Apr  
      (c) 2005 Int.Fdn.of Empl.Ben.Plans  
 File 25:Weldasearch-19662005/Mar  
      (c) 2005 TWI Ltd  
 File 26:Foundation Directory 2005/Apr  
      (c) 2005 Foundation Center  
 File 27:Foundation Grants Index 1990-2005/Apr  
      (c) 2005 Foundation Center  
 File 29:Meteor.& Geoastro.Abs. 1970-2002/Jul  
      (c) 2002 Amer.Meteorological Soc.  
 File 30:AsiaPacific 1985-2005/Apr 04  
      (c) 2005 Aristarchus Knowledge Indus.  
 File 31:World Surface Coatings Abs 1976-2005/Apr  
      (c) 2005 PRA Coat. Tech. Cen.  
 File 34:SciSearch(R) Cited Ref Sci 1990-2005/Apr W4  
      (c) 2005 Inst for Sci Info  
 File 35:Dissertation Abs Online 1861-2005/Mar  
      (c) 2005 ProQuest Info&Learning  
 File 36:MetalBase 1965-20050502  
      (c) 2005 The Dialog Corporation  
 File 38:America:History & Life 1963-2004/Q1  
      (c) 2004 ABC CLIO Inc.  
 File 39:Historical Abstracts 1973-2004  
      (c) 2004 ABC-CLIO  
 File 40:Enviroline(R) 1975-2005/Mar  
 File 42:Pharmaceuticl News Idx 1974-2005/Apr W3  
      (c)2005 ProQuest Info&Learning  
 File 47:Gale Group Magazine DB(TM) 1959-2005/May 02  
      (c) 2005 The Gale group

File 48:SPORTDiscus 1962-2005/Sep  
(c) 2005 Sport Information Resource Centre

File 49:PAIS Int. 1976-2005/Jan  
(c) 2005 Cambridge Scientific Abstracts Inc.

File 50:CAB Abstracts 1972-2005/Mar  
(c) 2005 CAB International

File 51:Food Sci.&Tech.Abs 1969-2005/Apr W4  
(c) 2005 FSTA IFIS Publishing

File 52:TSCA Chemical Substances Inventory 2003/OCT,  
(c) 2003 ACS

File 53:FOODLINE(R): Science Sight 1972-2005/Apr 25  
(c) 2005 LFRA

File 54:FOODLINE(R): Market Sight 1979-2005/Apr 25  
(c) 2005 LFRA

File 58:GeoArchive 1974-2005/Mar  
(c) 2005 Geosystems

File 62:SPIN(R) 1975-2005/Feb W1  
(c) 2005 American Institute of Physics

File 63:Transport Res(TRIS) 1970-2005/  
(c) fmt only 2005 Dialog Corp.

File 65:Inside Conferences 1993-2005/Apr W4  
(c) 2005 BLDSC all rts. reserv.

File 66:GPO Mon. Cat. 1978-2005/May  
(c) format only 2005 The Dialog Corp

File 67:World Textiles 1968-2005/Apr  
(c) 2005 Elsevier Science Ltd.

File 70:SEDBASE 1996/Jan Q1  
(c) 1996 Elsevier Science B.V.

File 71:ELSEVIER BIOBASE 1994-2005/Apr W3  
(c) 2005 Elsevier Science B.V.

File 73:EMBASE 1974-2005/Apr W4  
(c) 2005 Elsevier Science B.V.

File 74:Int.Pharm.Abs 1970-2005/Apr B2  
(c) 2005 Amer.Soc.of Health-Sys.Pharm.

File 75:TGG Management Contents(R) 86-2005/Apr W4  
(c) 2005 The Gale Group

File 79:Foods Adlibra(TM) 1974-2002/Apr  
(c) 2002 General Mills

File 80:TGG Aerospace/Def.Mkts(R) 1982-2005/May 02  
(c) 2005 The Gale Group

File 81:MIRA - Motor Industry Research 2001-2005/Mar  
(c) 2005 MIRA Ltd.

File 85:Grants 2005/May  
(c) 2005 ORYX Press

File 86:Mental Health Abstracts 1969-2000/Jun  
(c) 2000 IFI/CLAIMS(r)

File 87:TULSA (Petroleum Abs) 1965-2005/Apr W4  
(c)2005 The University of Tulsa

File 88:Gale Group Business A.R.T.S. 1976-2005/Apr 29  
(c) 2005 The Gale Group

File 89:GeoRef 1785-2005/Apr B1  
(c) 2005 American Geological Institute

File 91:MANTIS(TM) 1880-2005/Apr  
2001 (c) Action Potential

File 92:IHS Intl.Stds.& Specs. 1999/Nov  
(c) 1999 Information Handling Services

File 93:TableBase(R) Sep 1997-2005/Apr W3  
(c) 2005 The Gale Group

Set	Items	Description
S1	939414	(CREAT? OR DEVELOP? OR GENERAT?) (5N) (LEAD OR LEADS OR CLIE-

NT? OR CUSTOMER?)  
 S2 152392 (PREDICT? OR FORETELL? OR FORECAST? OR FORESEE?) (5N) (RESPONSE? OR RESPOND? OR FEEDBACK?)  
 S3 10760856 (OFFER OR OFFERS OR PROMOTION? OR INCENTIVE? OR DISCOUNT?)  
 S4 85640 (OFFER OR OFFERS OR PROMOTION? OR INCENTIVE? OR DISCOUNT?) -  
 (5N) (RESPONSE? OR RESPOND? OR FEEDBACK?)  
 S5 61 S1(10N)S2  
 S6 6 S5(10N)S3  
 S7 5 RD (unique items)  
 S8 4 S5(10N)S4  
 S9 1 S8 NOT S7  
 S10 134 S1(3N)S4  
 S11 3 S10 AND LOAN?  
 S12 3 S11 NOT (S7 OR S9)  
 S13 3 RD (unique items)  
 S14 61 S2(5N) (FINANCING OR LOAN OR LOANS OR MORTGAGE?)  
 S15 61 S14 NOT (S7 OR S9 OR S13)  
 S16 39 S15 NOT PY>2001  
 S17 32 RD (unique items)  
 S18 25 S17 NOT RESPONDENT?  
 S19 748143 (PREDICT? OR FORETELL? OR FORECAST? OR FORESEE?) (5N) (MODEL OR MODELS OR SIMULATION?)  
 S20 85640 (OFFER OR OFFERS OR PROMOTION? OR INCENTIVE? OR DISCOUNT?) -  
 (5N) (RESPONSE? OR RESPOND? OR FEEDBACK?)  
 S21 3455947 (FINANCING OR LOAN OR LOANS OR MORTGAGE?)  
 S22 556 S20(5N)S21  
 S23 490 S22 NOT RESPONDENT?  
 S24 7 S23(10N) (CREAT? OR DEVELOP? OR GENERAT?) (5N) (LEAD OR LEADS OR CLIENT? OR CUSTOMER?)  
 S25 6 S24 NOT (S7 OR S9 OR S13 OR S18

7/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

08234102 Supplier Number: 69291112 (USE FORMAT 7 FOR FULLTEXT)  
**PeopleSoft offers up "Accelerated" PeopleSoft 8 for midsized companies.** (Product Announcement)  
Messmer, Ellen  
Network World, pNA  
Jan 11, 2001  
Language: English Record Type: Fulltext  
Article Type: Product Announcement  
Document Type: Magazine/Journal; General Trade  
Word Count: 572

... of customer activity.  
The "Marketing Insight" tool quantifies the effectiveness of marketing campaigns based on **leads generated** and profiles of **respondents**. "Sales Activity Insight" details sales **forecasting** accuracy and impact of **discounts**. "Support Insight" evaluates customer service activities based on call and caseload trends, plus performance related...

7/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07182607 Supplier Number: 61209451 (USE FORMAT 7 FOR FULLTEXT)  
**Be prepared when meeting the relations BYLN:.**  
Precision Marketing, p23  
April 3, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1651

... actions can be recorded over time. By observing and analysing the events and behaviour of **customers**, business rules" can be **developed** that **predict** the **customer**'s readiness to **respond** to particular marketing **offers** at a specific moment in time.  
The ability to detect the events which signal changes...

7/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

06395165 Supplier Number: 54818504 (USE FORMAT 7 FOR FULLTEXT)  
**NCR to Help Businesses Harness Power of Event-Driven Marketing with New 'MarketingAgent' Software.**  
PR Newswire, p4955  
June 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1366

... actions can be recorded over time. By observing and analyzing the events and behavior of **customers**, 'business rules' can be **developed** that **predict** the **customer**'s readiness to **respond** to particular marketing **offers** at a specific moment in time.  
Highlights of the new CRMS 4.0 offering include...

7/3,K/4 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

10993619 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Special Report: Be prepared when meeting the relations: Customer Relationship Management** is the new buzzword on the street, but what is it all about and how does a company make it work? Dan Harrington offers a few handy, insightful tips to help marketers i

PRECISION MARKETING, p23

April 03, 2000

JOURNAL CODE: FPM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1642

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... actions can be recorded over time. By observing and analysing the events and behaviour of **customers**, business rules" can be **developed** that **predict** the **customer**'s readiness to **respond** to particular marketing **offers** at a specific moment in time. The ability to detect the events which signal changes...

7/3,K/5 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

02313982 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Acuity HealthGroup Formed by Omnicom Group, Inc. to Enhance Pharmaceutical Marketing Results**

PR NEWSWIRE

July 24, 1998 8:51

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 968

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and broadcast advertising (medical, pharmaceutical, DTC and OTC), patient recruitment, interactive services, sales training, branding, **promotional** services, media buying, inbound and outbound telemarketing, direct **response** television, patient profiling and segmentation, **predictive** modeling, direct mail, **lead generation** and continuity programs.

For additional information, please contact Acuity HealthGroup at 212-590-7686.

/CONTACT...

?

9/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

05661319 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
NCR to Help Businesses Harness Power of Event-Driven Marketing with New  
'MarketingAgent' Software  
PR NEWSWIRE  
June 08, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1399

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... actions can be recorded over time. By observing and analyzing the events and behavior of **customers**, 'business rules' can be **developed** that **predict** the **customer**'s readiness to **respond** to particular marketing **offers** at a specific moment in time.

Highlights of the new CRMS 4.0 offering include...

13/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01993052 49802100

**Teleservices creates multifaceted relationships with banking customers**

Martocci, Russell A

Call Center Solutions v18n7 PP: 82-86 Jan 2000

ISSN: 1521-0774 JRNL CODE: TLM

WORD COUNT: 2197

...TEXT: Special CD interest and low credit card rates must be quickly marketed before rival banks **offer** a **response**.

While direct mail **generates** **customer** responses over time, teleservices achieves immediate reaction. Banks can benefit from detailed daily reports or...

...can be used to diversify a customer's banking services into mortgages, CDs and auto **loans**. Customers calling for assistance in online banking can also be approached in these areas. A...

...per call allowed, to provide customers with maximum savings.

**Other Banking Applications**

Bank mortgage and **loan** departments can increase efficiency by outsourcing teleservices. With current low interest rates and the increasing volume of home construction and sales, **loan** officers do not have time to take inbound calls.

Candidates can be prescreened through teleservices...

...TSRs. Calls that meet the proper parameters can then be forwarded to a specially designated **loan** officer. Initial financing and discounted rates

13/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01870248 05-21240

**Reaching new heights**

Jacobson, Tom

Credit Union Management v22n6 PP: 50-53 Jun 1999

ISSN: 0273-9267 JRNL CODE: CUM

WORD COUNT: 2395

...TEXT: member/customer service. Among transactions most frequently conducted via the call center are account inquiries, **loan** servicing, funds transfer, opening of new accounts and investment transactions. Call center interactions-through live...

...efficiency is evolving into a measure of the center's ability to maximize opportunities to **generate** revenue or **respond** to **customer** inquiries.

Here, we **offer** 10 strategies that can help credit unions achieve greater overall call center utilization and efficiency...after disconnecting with the member/customer. Wrap-up time might involve writing comments,

processing a **loan** application, or following up with another area of the credit union.  
Both inbound and outbound...

13/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01444519 00-95506

**Defending against predators**

Lazerson, Jeff

Mortgage Banking v57n9 PP: 20-24 Jun 1997

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 2572

ABSTRACT: The average cost to acquire a **loan**, whether pooled, wholesale or retail, ranged from 125 basis points to 150 basis points. The cost added up to \$1,030 per **loan** based upon 1995 statistics. On the servicing revenue side, each conventional **loan** is worth 28 basis points annually. Each government **loan** is worth 44 basis points annually. Each adjustable-rate mortgage and each jumbo is worth 37.5 basis point each year. After paying \$60 to \$180 per **loan** in direct expenses, net income adds up to \$297 on average for every **loan** on the books. At minimum, **loans** should be kept on the books long enough to recover the cost of acquisition. Defensive marketing...

...TEXT: SERVICING PORTFOLIO IS SUPPOSED TO ADD UP:

You acquire millions, perhaps billions of dollars in **loan** servicing through bulk acquisition, wholesale and retail origination. And this does not come cheaply. According...

...the Mortgage Bankers Association of America's (MBA) figures, the average cost to acquire each **loan**, whether pooled, wholesale or retail, ranged from 125 basis points to 150 basis points. The cost added up to \$1,030 per **loan** based upon 1995 statistics (the latest available reporting year).

On the servicing revenue side, each conventional **loan** is worth 28 basis points annually. Each government **loan** is worth 44 basis points annually. Each adjustable-rate mortgage and each jumbo is worth 37.5 basis points per year. After paying \$60 to \$180 per **loan** in direct expenses, your net income adds up to a meager \$297, on average, for each **loan** you have on the books.

Your goal is to keep the servicing on the books for as long as you can. At minimum, you want to keep each **loan** on the books long enough to recover the cost of acquisition. It is critical that...

...everything you can to maintain that consistent income flow. The additional value added from each **loan** you retain in the servicing portfolio can be leverage for increased credit lines, or can...

...new borrowers and they're calling on your current customers. If they're not pushing refinance **loans**, they're offering second mortgages that take the property up to and beyond 100 percent **loan** to value (LTV). For the most vulnerable of servicers, owning the servicing rights on a...

...hunting for bulk servicing buys or industry consolidation plays, or opening the spigot on new **loan** origination. These are good solutions if you've got the capital to leverage or processing efficiency that gives you a cost or service advantage in **loan** origination. But perhaps it's time



for another approach to the dilemma of customer attrition...

...This condition is what makes a servicing portfolio such an easy target for predatory mortgage **loan** solicitation.

**Loan** customers, once the human barnacles of American consumerism, are increasingly being singled out by marketers...

...a deep understanding of the business of mortgage banking. Ask them to sell you a **loan** or any financial product you are marketing. Judge for yourself. If you can't be...10,000 or more in servicing fees over their lifetimes, spread across the several mortgage **loans** they need. This life-of-borrower perspective to customer valuation puts a new face on the...

...just a mortgage. Maybe you can't offer your customers a checking account, a car **loan** or a retirement savings account. But you can partner with companies that do offer those...

...by competing firms.

As a mortgage broker operating in Southern California, I've been originating **loans** for 10 years. With one exception, I've never seen a servicer defend its servicing...

...10 years of origination experience, never has a borrower asked me to steer a new **loan** back to the company that serviced his or her current mortgage. That says something about...

...we become very effective at using refined marketing lists to match prospective borrowers to the **loan** programs that I am particularly qualified to offer. I've accumulated a variety of techniques...  
...may be looking to trade up or down in properties. You can model for current **loan** -to-value ratio, and target customers who have the equity available to support a second ...to identify opportunities for debt-consolidation mortgage lending.

Assuming you're updating the database with **loan** pay-offs and **responses** to direct marketing **offers**, you can **develop** behavioral models that identify the **customers** that are most likely in the market for **loan** products, or at risk for predatory solicitation. At this stage, you've refined your direct...

...10 percent response rate to a solicitation but only convert 5 percent of responders to **loan** applications. You may have misdirected your offer to the wrong people, but chances are equally...

...the cutting edge of database marketing, you're enticing some customers into the market for **loan** products before it even occurred to them they might be in the market for a...

...deal with this is to segment your sales force into teams that specialize in certain **loan** programs, or in dealing with certain kinds of customers. A new paradigm

The first step...

...mortgage direct-marketing consultant. He is the author of How to Make a Fortune in **Loans** Without Leaving Your Desk and is president of Portfolio Mortgage Corporation. He can be reached...

18/3,K/1 (Item 1 from file: 7)  
DIALOG(R)File 7:Social SciSearch(R)  
(c) 2005 Inst for Sci Info. All rts. reserv.

03355841 Genuine Article#: 218YH No. References: 39  
**Title: Symbiosis vs. crowding-out: the interaction of formal and informal credit markets in developing countries**  
Author(s): Jain S (REPRINT)  
Corporate Source: GEORGE WASHINGTON UNIV, DEPT ECON/WASHINGTON//DC/20052 (REPRINT)  
Journal: JOURNAL OF DEVELOPMENT ECONOMICS, 1999, V59, N2 (AUG), P419-444  
Publisher: ELSEVIER SCIENCE BV, PO BOX 211, 1000 AE AMSTERDAM, NETHERLANDS  
Language: English Document Type: Article  
(ABSTRACT AVAILABLE)

...Abstract: projects, thereby forcing borrowers to resort to the informal sector for the remainder of the loan . We use the model to **predict** how the market structure **responds** to changes in the environment, and we consider the policy implications of various forms of...

18/3,K/2 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2005 The Gale Group. All rts. reserv.

2748847 Supplier Number: 02748847 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Indiana CU Latest To Partner With Bank For Business Loans**  
**(In a partnership with a bank, Telco Credit Union is offering commercial lending services)**  
Credit Union Journal, v IV, n 10, p 1+  
March 06, 2000  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 845

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...or improvements, and was prompted by a desire to increase the \$409-million CU's **loan** portfolio.

Still too new to **predict** its success, early **responses** from members have been positive, said Andy Mattingly, TCU's VP of marketing.

"A lot...

18/3,K/3 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2005 The Gale Group. All rts. reserv.

1558898 Supplier Number: 01558898 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**WAIT NOT WANT NOT**  
**(Planners are having a difficult time when it comes to predicting growth in 1997 due to glacial demographic forces)**  
Brandweek, v XXXVII, n 30, p s30+  
July 22, 1996  
DOCUMENT TYPE: Journal ISSN: 1064-4318 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1884

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to turn on the sprinkler," said David Berson, chief economist for Fannie Mae, the federal **mortgage** agency. Berson **predicts** that the Federal Reserve will **respond** to 4 percent second quarter growth by tightening money supply in August.

Whether or not...

18/3,K/4 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02277880 90774226  
**Lending culture permeates CU**  
McKay, Robert

Credit Union Magazine v67n11 PP: 24 Nov 2001  
ISSN: 0011-1066 JRNL CODE: CUG  
WORD COUNT: 622

...TEXT: to 9% response rate for an annual average of more than \$8 million in auto loans .

Home equity loans . We use predictive modeling to maximize response while minimizing expense. Predictive models use membership profile and historical data to assign scores to each household. We rank...

18/3,K/5 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01183870 98-33265  
**Heading for the fall**  
Cathcart, Charles  
Global Investor n85 PP: 51-52 Sep 1995  
ISSN: 0951-3604 JRNL CODE: GLI  
WORD COUNT: 1687

...TEXT: first easing by the Fed, mortgage interest rates plunged back below 8% and housing is responding in predictable fashion. The drop in mortgage rates has been facilitated by and in line with last spring's rally in Treasury...

18/3,K/6 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00951643 96-01036  
**The role of medium of exchange in merger offers: Examination of terminated merger proposals**  
Sullivan, Michael J; Jensen, Marlin R H; Hudson, Carl D  
Financial Management v23n3 PP: 51-62 Autumn 1994  
ISSN: 0046-3892 JRNL CODE: FMG  
WORD COUNT: 6487

...TEXT: explanations. The absence of valuation effects for bidding firm shares provides evidence contrary to the response predicted by the financing hypothesis, suggesting that offer medium does not signal private information about bidding firm value.

1...

18/3,K/7 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00805063 94-54455  
**Strategic facilities planning**  
Kovac, E J; Thompson, R A  
Planning Review v22n1 PP: 44-49 Jan/Feb 1994  
ISSN: 0094-064X JRNL CODE: PLR  
WORD COUNT: 3033

...TEXT: with any hybrid alternatives, can be analyzed for second-order effects such as:

- \* Flexibility to **respond** to **forecast** changes.
- \* Sensitivity to **financing** alternatives (such as lease-versus-buy choices).
- \* Ability to adapt to real estate market fluctuations...

18/3,K/8 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00677362 93-26583

**Neural networks**

Jost, Allen  
Credit World v81n4 PP: 26-33 Mar/Apr 1993  
ISSN: 0011-1074 JRNL CODE: CW  
WORD COUNT: 3904

...TEXT: customers and in servicing, maintaining, and managing accounts. Statistical scoring models are used to evaluate **loan** applications, rank collections accounts, and **predict** direct mail **responses**. Scoring offers the advantages of measurable risk assessment. consistent loan decisions, and automated account processing...

18/3,K/9 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00654602 93-03823

**The Effects of Predictability on Stock Price Response to the Financing Decision**

Schadler, Frederick P.; Moore, William T.  
Journal of Business Finance & Accounting v19n6 PP: 865-875 Nov 1992  
ISSN: 0306-686X JRNL CODE: JBF

**The Effects of Predictability on Stock Price Response to the Financing Decision**

18/3,K/10 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00158055 81-27932

**Integrating Cash Management and Risk Management-How Far Have the Big Firms Gone?**

Pertl, Mars A.; Loy, David  
Cash Flow v2n7 PP: 44-47 Sep 1981  
ISSN: 0196-6227 JRNL CODE: CFL

...ABSTRACT: degree of integration of working capital and risk management practices in organizational structure, planning and **forecasting**, and **financing**. **Responding** firms indicated that the majority have not significantly integrated their working capital and risk management...

18/3,K/11 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07292433 Supplier Number: 61854973 (USE FORMAT 7 FOR FULLTEXT)  
**Predictive Systems Implements E-Commerce Infrastructure Management  
Framework for First Union National Bank.**  
Business Wire, p1440  
May 2, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 732

... to implement its e-commerce and Internet strategies -- including retail banking, commercial banking, brokerage, and **mortgage** services -- **Predictive Systems** rapidly **responded** to the bank's need to ensure high availability and security for its customers. In...

18/3,K/12 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

04207280 Supplier Number: 46153706 (USE FORMAT 7 FOR FULLTEXT)  
**Brazil -- Stiff New Curbs Aim to Choke Flow Of Foreign Funds**  
Lagniappe Letter, v13, n4, pN/A  
Feb 16, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 560

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...interest rates. The measures, which affect privatization funds, issues by Brazilian companies abroad and interbank **loans** under Resolution 63, are in **response** to dramatic **forecasts** by foreign banks that up to \$50 billion could enter Latin American markets this year...

18/3,K/13 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

04095993 Supplier Number: 45969425 (USE FORMAT 7 FOR FULLTEXT)  
**DEERE & COMPANY FOURTH QUARTER EARNINGS**  
PR Newswire, p1130NYTH020  
Nov 30, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1889

... moderate growth," Becherer said. Housing starts are projected to increase slightly over 1995 levels in **response** to lower **mortgage** rates now **forecasted** for 1996. Consumer spending is expected to remain at relatively strong levels throughout most of...

18/3,K/14 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2005 The Gale Group. All rts. reserv.

03242076      Supplier Number: 44456273 (USE FORMAT 7 FOR FULLTEXT)  
**NOMURA'S CORCORAN BULLISH ON COMMERCIAL SECTOR**  
Mortgage-Backed Securities Letter, v9, n8, pN/A  
Feb 21, 1994  
Language: English      Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count:      762

...      With a background in private lending and modeling commercial losses at Prudential in order to **forecast** **loan** losses and **respond** to regulatory concerns, Corcoran said that the credit experience in the commercial sector currently is...

**18/3,K/15      (Item 5 from file: 16)**  
DIALOG(R)File    16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

02532557      Supplier Number: 43353829 (USE FORMAT 7 FOR FULLTEXT)  
**NAVA: Agents Lead Pack In VA Sales**  
National Underwriter Life & Health-Financial Services Edition, p7  
Oct 5, 1992  
Language: English      Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count:      684

...      expand into more distribution channels, he said, making expanded use of banks and savings and **loans** and direct **response** channels. He also **predicted** that 'more mutual funds will enter the scene.'

As for who is buying VAs, Joseph...

**18/3,K/16      (Item 6 from file: 16)**  
DIALOG(R)File    16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

01965951      Supplier Number: 42514550 (USE FORMAT 7 FOR FULLTEXT)  
**Fitness: When Credit is Due**

SportStyle, v0, n0, p13  
Nov 11, 1991  
Language: English      Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count:      863

...      signs.

Vendors may be noticing accounts going under, but are they throwing out life rafts? **Predictably**, manufacturers are **responding** to their dealers' **financing** needs in a variety of ways. Some are using the economic situation to lure business...

**18/3,K/17      (Item 7 from file: 16)**  
DIALOG(R)File    16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

01486152      Supplier Number: 41799968  
**Capital Holding Corporation - Company Report**

Investext, p1-16  
Jan 16, 1991  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...sector.

Tables in report: Bond Portfolio 1989-90; Bonds Relative To Equity 1989-91;  
Direct **Response** Group 1986-91; **Forecast** 1989-91; **Loan** Breakout By  
Type & Geography; Net Basis Point Spreads 1985-90; Operating Earnings By  
Business Segment...

18/3,K/18 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

19218109 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Tele2 denies need for external financing**

NORDIC BUSINESS REPORT

October 09, 2001

JOURNAL CODE: WNR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 86

... AB issued today (9 October) a statement denying media reports that  
it would need external **financing** in the **foreseeable** future.

**Responding** to information in the Swedish financial newspaper  
Finanstidningen, Tele2 said that its own calculations showed...

18/3,K/19 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

15062706 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**India: Andhra Bank plans insurance foray by Dec**

BUSINESS LINE

February 09, 2001

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 244

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of diversification identified by the bank include infrastructure  
financing, leasing/hire purchase and power sector **financing**.

Mr Vasanthan **predicted** an "overwhelming **response**" to its IPO of Rs  
150 crore at par, which opens on February 14. After...

18/3,K/20 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

10691565 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banks are moving to the Internet with home-loan offers but high processing  
costs are still eating into their margins, Sara French reports**

SOUTH CHINA MORNING POST, p5

April 23, 2000

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 959



(USE FORMAT 7 OR 9 FOR FULLTEXT)

... drop, so do banks' margins . . . to the point where it becomes unprofitable to originate new **loans** .

Forrester **predicts** banks will **respond** in one of two ways. Lenders could opt to automate as much as possible, standardise...

18/3,K/21 (Item 1 from file: 34)

DIALOG(R)File 34:SciSearch(R) Cited Ref Sci

(c) 2005 Inst for Sci Info. All rts. reserv.

09288775 Genuine Article#: 390PX No. References: 7

**Title: Seismic performance evaluation of cast-in-steel-shell (CISS) piles**

Author(s): Silva PF (REPRINT) ; Seible F

Corporate Source: Univ Missouri,Ctr Infrastruct Engn

Studies,Rolla//MO/65401 (REPRINT); Univ Missouri,Ctr Infrastruct Engn

Studies,Rolla//MO/65401; Univ Calif San Diego,Dept Struct Engn,San

Diego//CA/92103

Journal: ACI STRUCTURAL JOURNAL, 2001, V98, N1 (JAN-FEB), P36-49

ISSN: 0889-3241 Publication date: 20010100

Publisher: AMER CONCRETE INST, 38800 INTERNATIONAL WAY, COUNTRY CLUB DRIVE,  
PO BOX 9094, FARMINGTON HILLS, MI 48333-9094 USA

Language: English Document Type: ARTICLE (ABSTRACT AVAILABLE)

...Abstract: influenced the lateral response of CISS piles. Observations recorded during testing were correlated with analytical **predictions** to characterize the **loan** deformation **response** , **predict** damage levels and establish performance limit states for CISS piles under seismic loading.

18/3,K/22 (Item 1 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

05837913 SUPPLIER NUMBER: 63192626 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**E-biz cliffhanger. (Amazon.com's revenue) (Brief Article)**

Stross, Randall E.

U.S. News & World Report, 129, 2, 44

July 10, 2000

DOCUMENT TYPE: Brief Article ISSN: 0041-5537 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 910 LINE COUNT: 00070

... come in the first quarter of 2001, which the company won't survive without additional **financing** . The company's official **response** to these dire **predictions** is to ignore the distant scenario and instead point to the \$1 billion of cash...

18/3,K/23 (Item 1 from file: 75)

DIALOG(R)File 75:TGG Management Contents(R)

(c) 2005 The Gale Group. All rts. reserv.

00244530 SUPPLIER NUMBER: 67720678 (USE FORMAT 7 FOR FULL TEXT)

**Raising Capital Using Monthly Income Preferred Stock: Market Reaction and Implications for Capital Structure Theory.**

Irvine, Paul; Rosenfeld, James

Financial Management, 29, 2, 5

Summer, 2000

ISSN: 0046-3892

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 7589

LINE COUNT: 00604

... is structured as follows. Section I briefly describes the static trade-off theory of corporate **financing** behavior and offers **predictions** of the common stock **response** based on the firm's use of proceeds. Section II provides a description and brief...

18/3,K/24 (Item 2 from file: 75)

DIALOG(R)File 75:TGG Management Contents(R)

(c) 2005 The Gale Group. All rts. reserv.

00157034 SUPPLIER NUMBER: 13005875 (USE FORMAT 7 FOR FULL TEXT)

**Growth opportunities and the new stock price response to new financing.**

Pilotte, Eugene

The Journal of Business, v65, n3, p371(24)

July, 1992

ISSN: 0021-9398

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 8987

LINE COUNT: 00731

... Williams (1987) and the free cash flow theory of Jensen (1986) provide this foundation. Both **predict** that the stock price **response** to new **financing** depends on the growth prospects for the issuing firm. For mature firms, that is, firms...the stock price response to new financing. Ambarish, John, and Williams (1987) and Jensen (1986) **predict** a positive stock price **response** to new **financing** by growth firms and a negative stock price response to new financing by mature firms...

18/3,K/25 (Item 1 from file: 88)

DIALOG(R)File 88:Gale Group Business A.R.T.S.

(c) 2005 The Gale Group. All rts. reserv.

05171665 SUPPLIER NUMBER: 55437882

**Symbiosis vs. crowding-out: the intersection of formal and informal credit markets in developing countries.**

Jain, Sanjay

The Journal of Development Economics, 59, 2, 419(2)

August, 1999

ISSN: 0304-3878

LANGUAGE: English

RECORD TYPE: Abstract

...AUTHOR ABSTRACT: projects, thereby forcing borrowers to resort to the informal sector for the remainder of the **loan**. We use the model to **predict** how the market structure **responds** to changes in the environment, and we consider the policy implications of various forms of...  
?

25/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2005 The Gale Group. All rts. reserv.

2327587 Supplier Number: 02327587 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Will the SHAKEDOWN in Asia continue?**

(Even though the Asian crisis is continuing, it is not the end of the world: Philippine confectionery consumption should rise at 11.25% rate by 2000; South Korea's consumption should hit 270 tons by same year; and Singapore and Taiwan are in fairly good shape)0

Candy Industry, v 163, n 11, p 24+

November 1998

DOCUMENT TYPE: Journal ISSN: 0745-1032 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2020

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...that can answer all their concerns, and with whom a long-term relationship can be **developed**," he says.

"In **response**, LMC offers extended long-range **financing** packages which provide **customers** the luxury of delaying or postponing debt. This has been favorably received, and many of...

25/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01146406 97-95800

**Catalog fulfills computer wish list**

Egolf, Karen

Telephony v230n3 PP: 16 Jan 15, 1996

ISSN: 0040-2656 JRNL CODE: TPH

WORD COUNT: 801

...TEXT: used to seeing this, and as we've added new things like the phone bill **financing offer**, **customers** have **responded** better and better."

The project, which was **created** by Brian Buffington, director of business **development** for Small Business Services, is targeted at the company's 1 million small business customers...

1 25/3,K/3 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

09246835 Supplier Number: 80493552 (USE FORMAT 7 FOR FULLTEXT)  
**StarVox Attracts \$10 Million In Fourth Round Funding; IP Telephony Software Developer Will Use Investments To Expand Product Capabilities and Increase Support for Solution Partners.**

Business Wire, p0861

Dec 3, 2001

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 540

... strong demand for our lineup of value-added voice services software. With this round of **financing** complete, we can aggressively **respond** to our **customers** ' demands to **offer** state-of-the-art communications services."

StarVox markets several leading products that allow telcos and Next **Generation** (NGN) service providers to provide carrier-grade voice services to business customers. StarVox VoIP Business...

25/3,K/4 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

05556074 Supplier Number: 48418575 (USE FORMAT 7 FOR FULLTEXT)  
**Chase Using Customer Data Base for Marketing**  
NATHAN, SARA  
American Banker, p12  
April 13, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 943

... the branch staff, the number of loan applications tripled.  
Now the bank is trying to **develop** more detailed information, such as which **customers** **respond** to **offers** for credit lines or term **loans** . For example, Ms. Soldatos said, Chase can use the data base to track how often a **customer** calls a telephone call center to inquire about balances and whether a check has cleared...

25/3,K/5 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

20113346 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**StarVox Attracts \$10 Million In Fourth Round Funding; IP Telephony Software Developer Will Use Investments To Expand Product Capabilities and Increase Support for Solution Partners**  
BUSINESS WIRE  
December 03, 2001  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 504

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... strong demand for our lineup of value-added voice services software. With this round of **financing** complete, we can aggressively **respond** to our **customers** ' demands to **offer** state-of-the-art communications services."

StarVox markets several leading products that allow telcos and Next **Generation** (NGN) service providers to provide carrier-grade voice services to business customers. StarVox VoIP Business...

25/3,K/6 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

01346788 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Chase Using Customer Data Base for Marketing**

SECTION TITLE: Small Business

SARA NATHAN

AMERICAN BANKER , v163, p12

April 13, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 800

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the branch staff, the number of loan applications tripled.

Now the bank is trying to **develop** more detailed information, such as which **customers** **respond** to **offers** for credit lines or term **loans** . For example, Ms. Soldatos said, Chase can use the data base to track how often a **customer** calls a telephone call center to inquire about balances and whether a check has cleared...

?